

Fig. 1

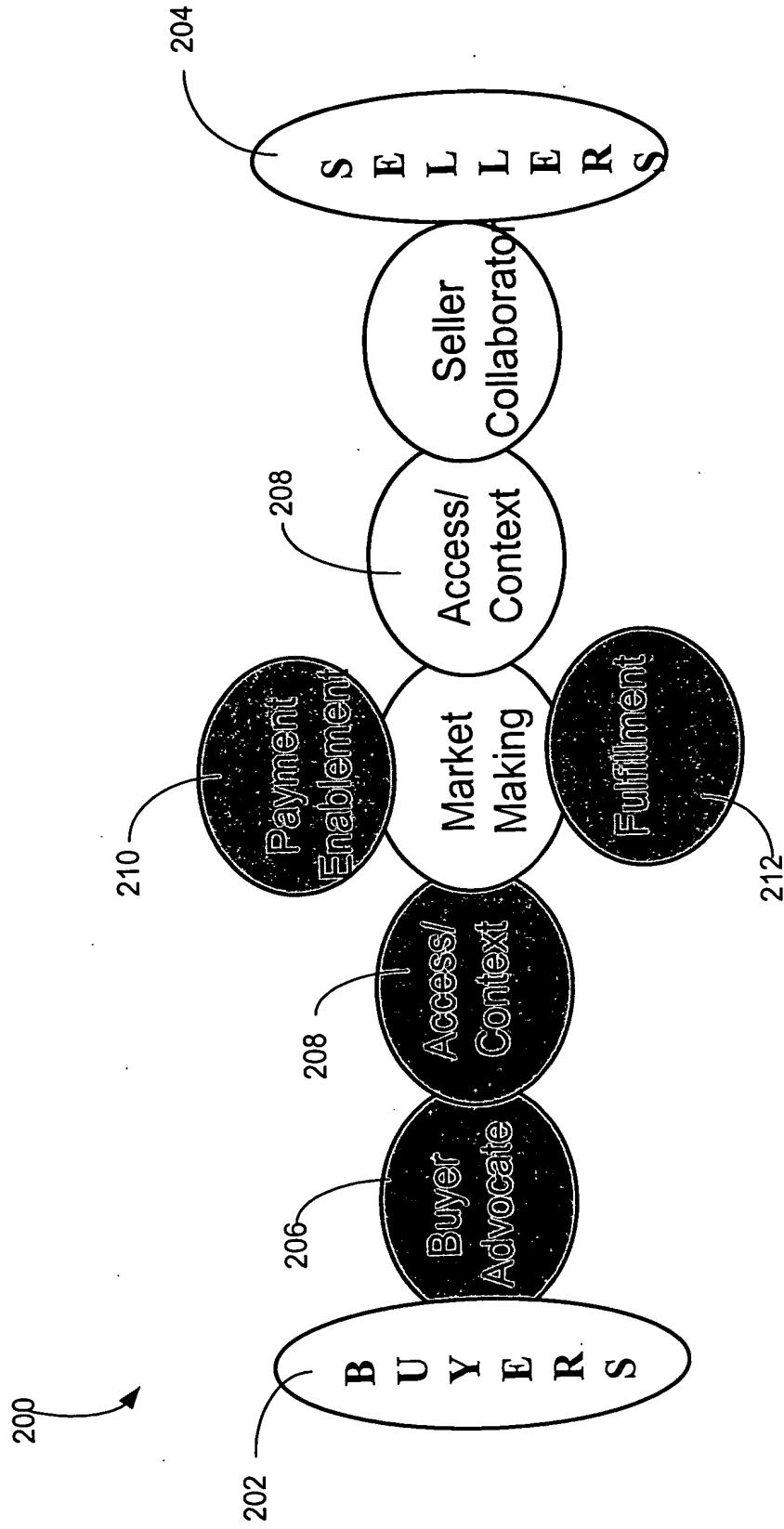


Fig. 2

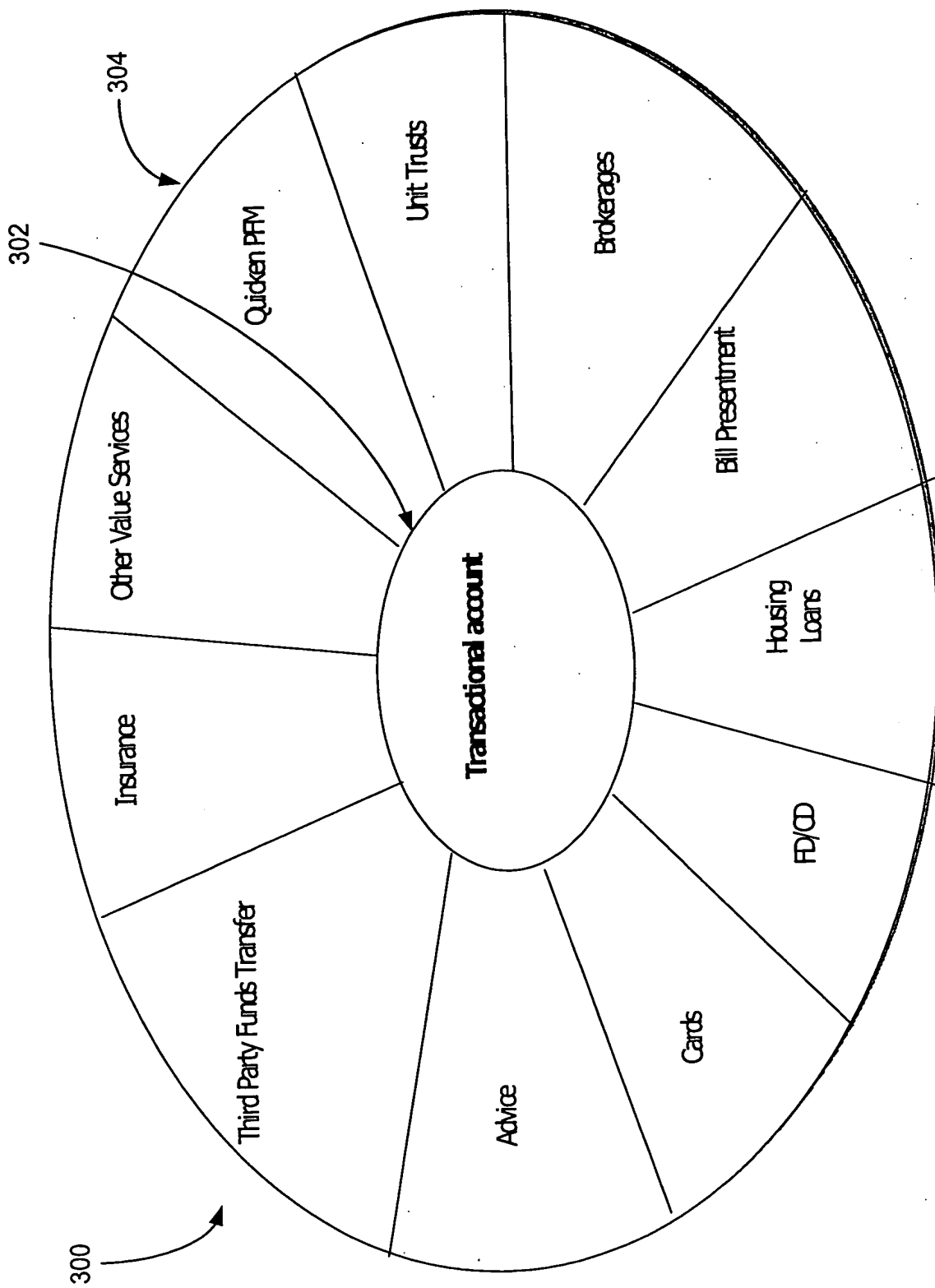


Fig. 3

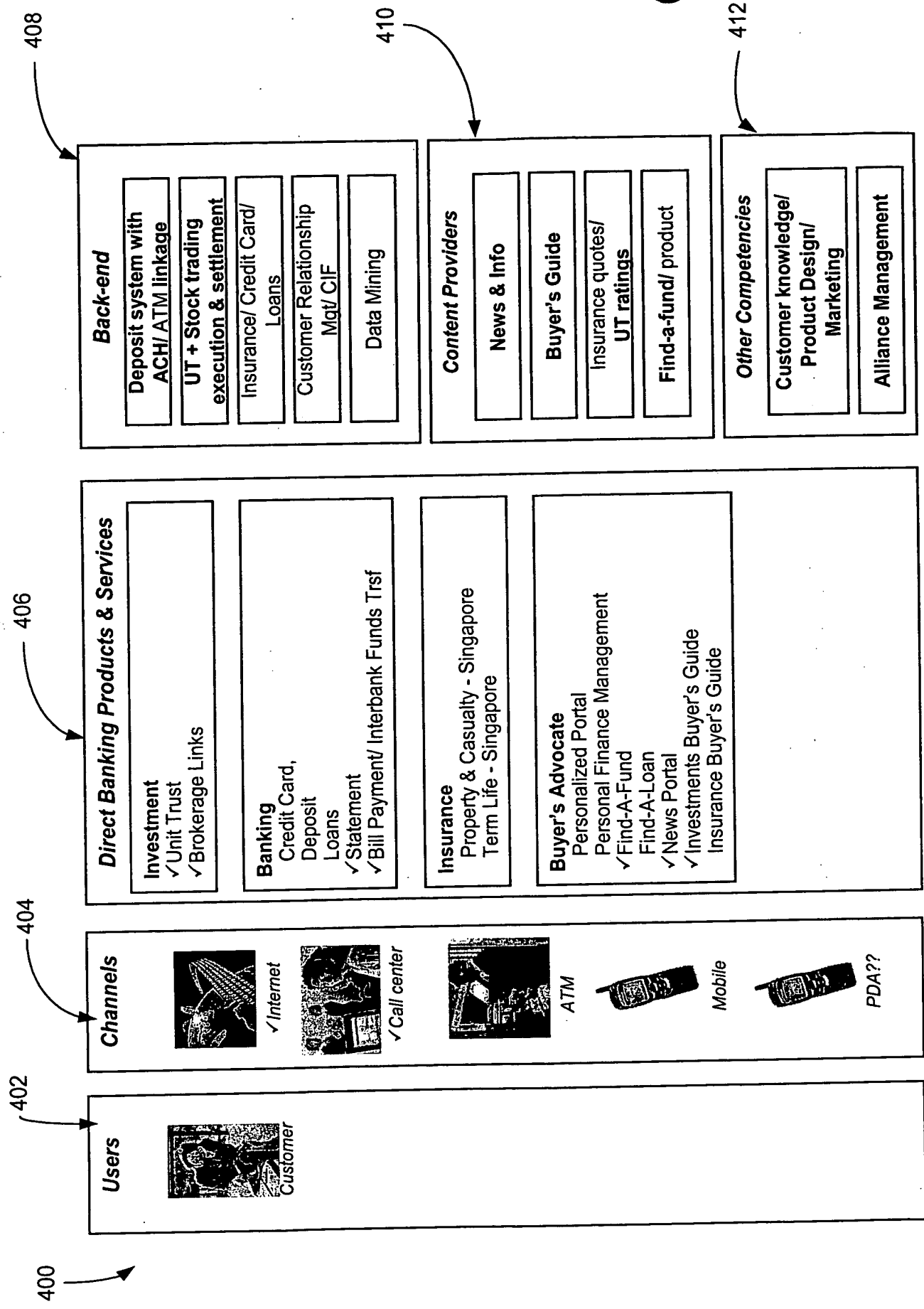


Fig. 4

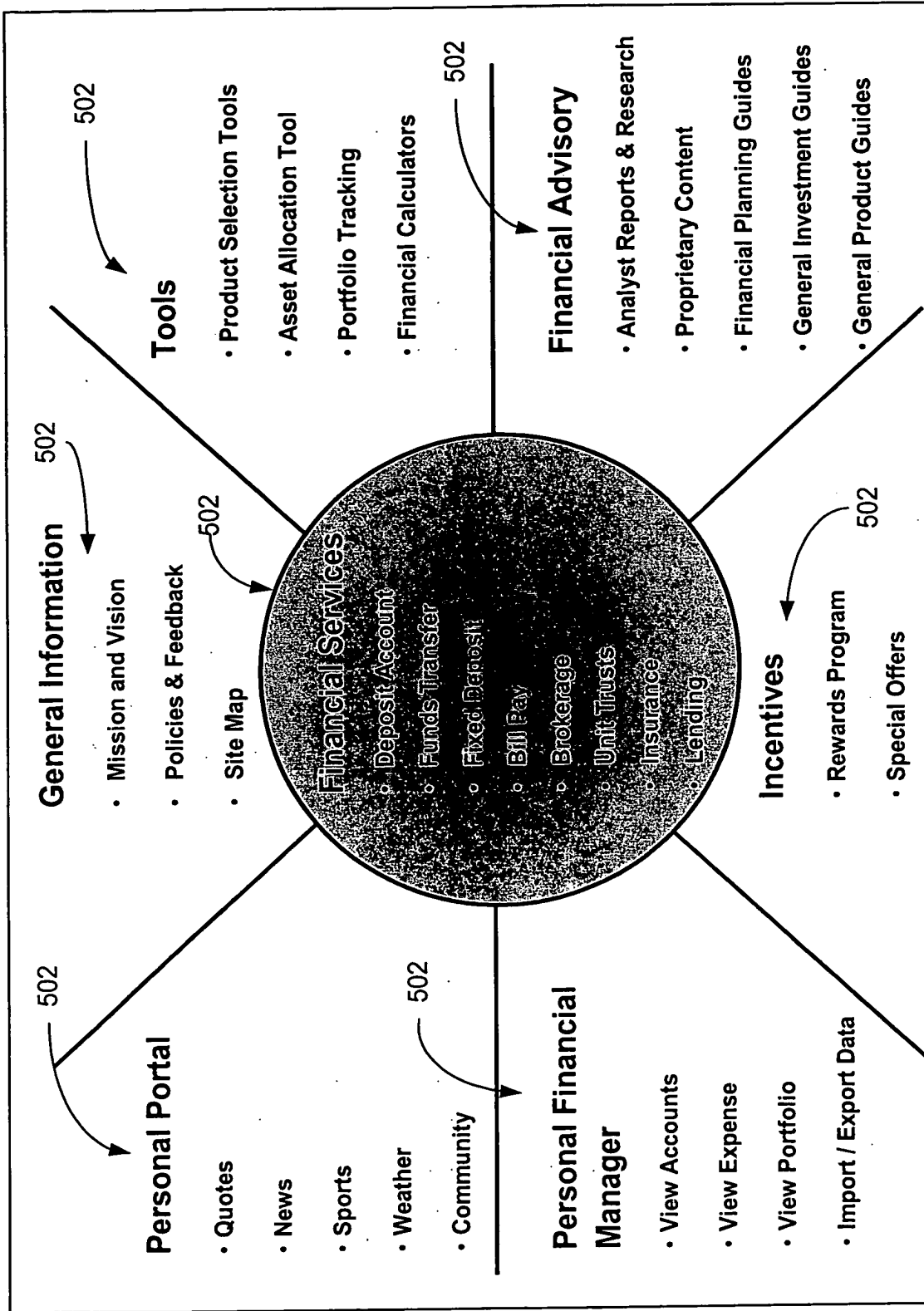


Fig. 5

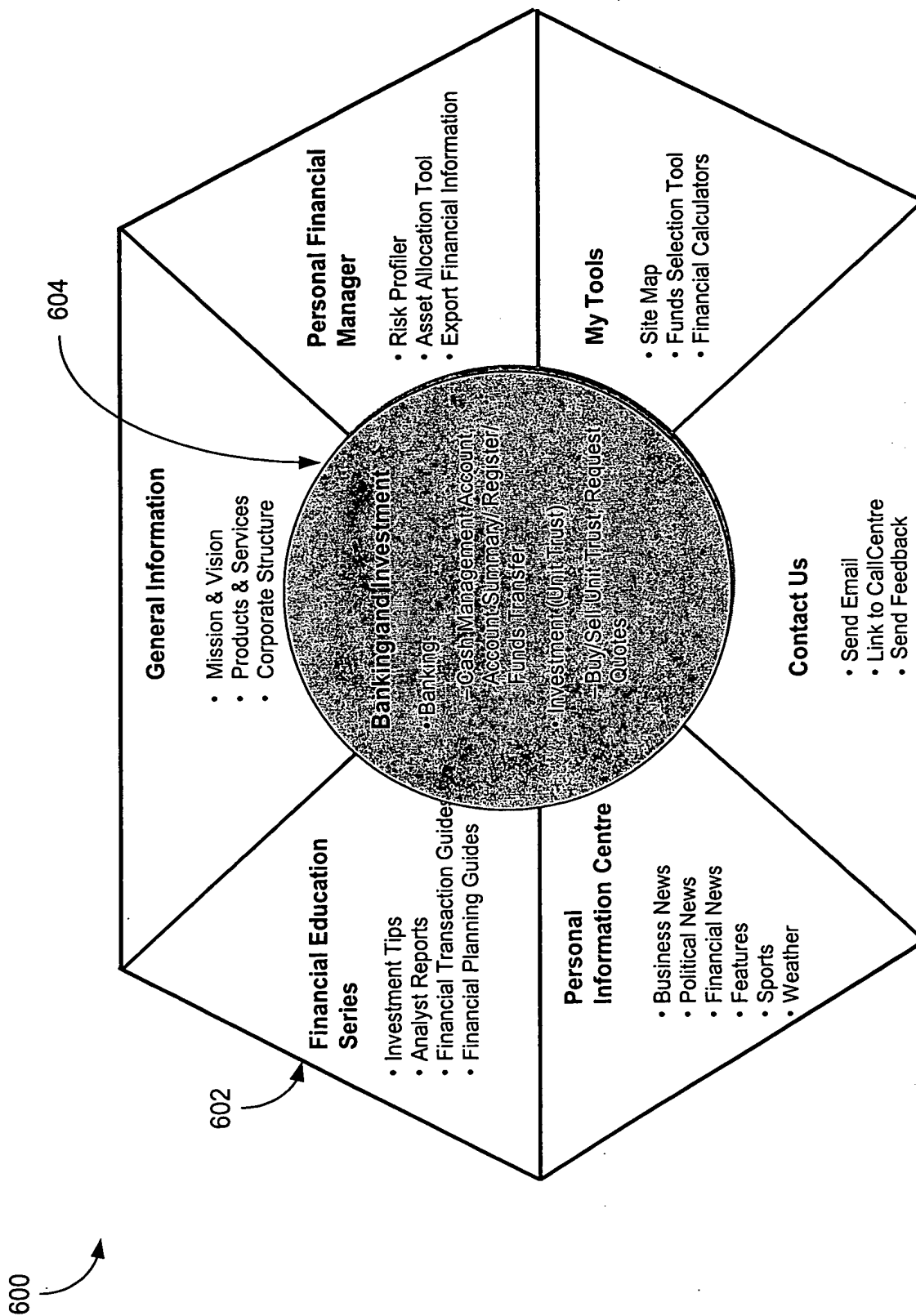


Fig. 6

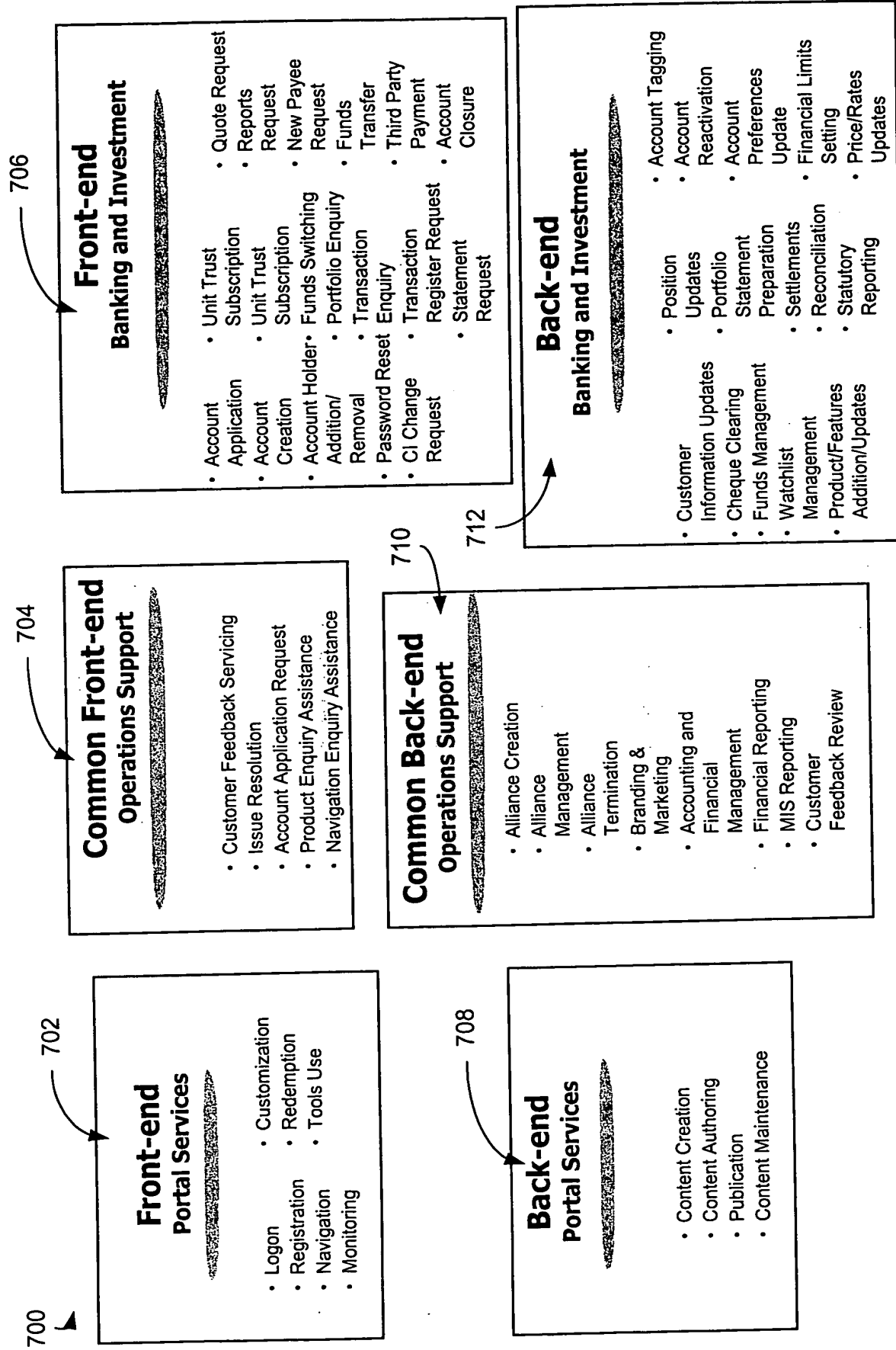


Fig. 7

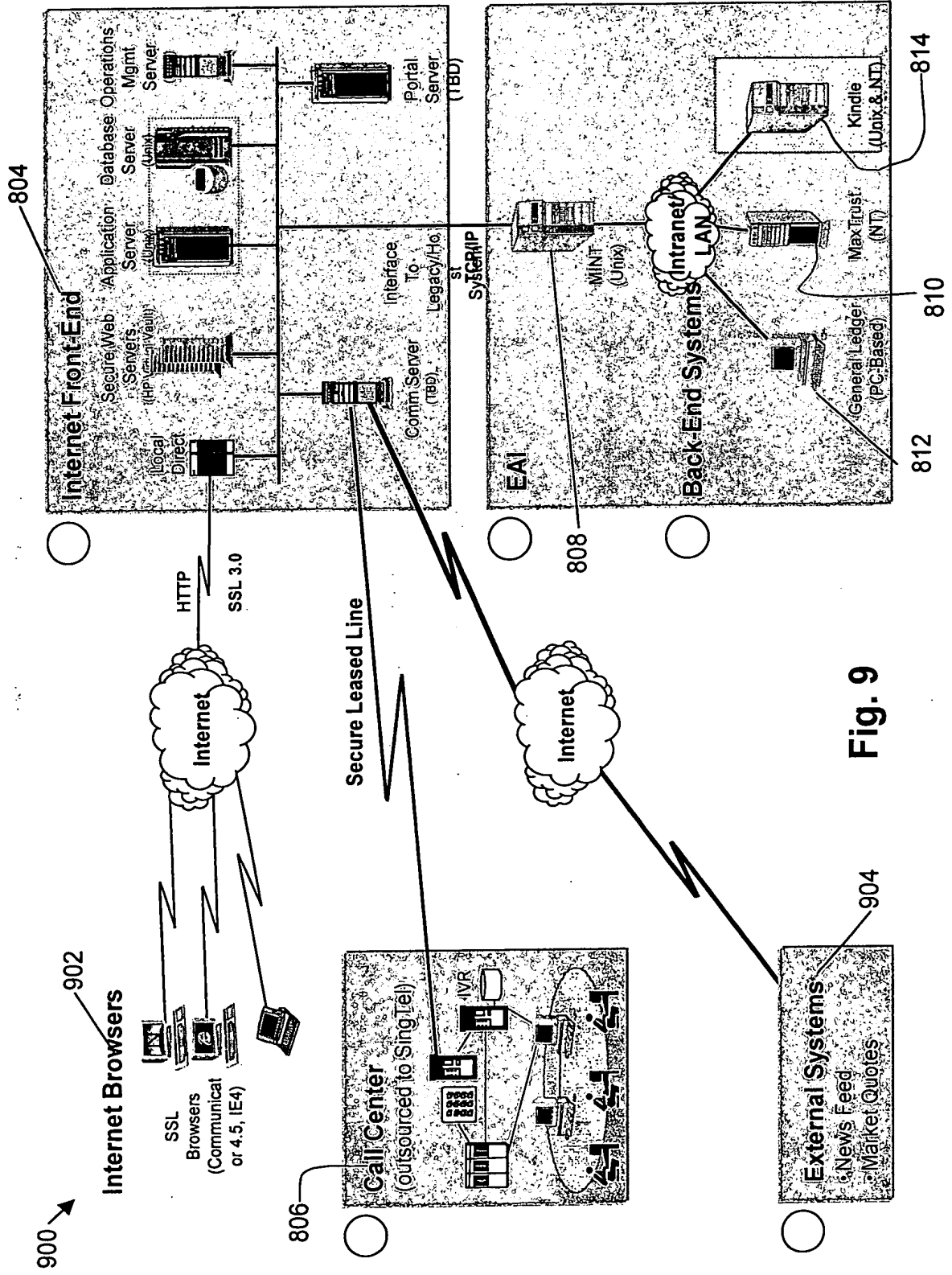
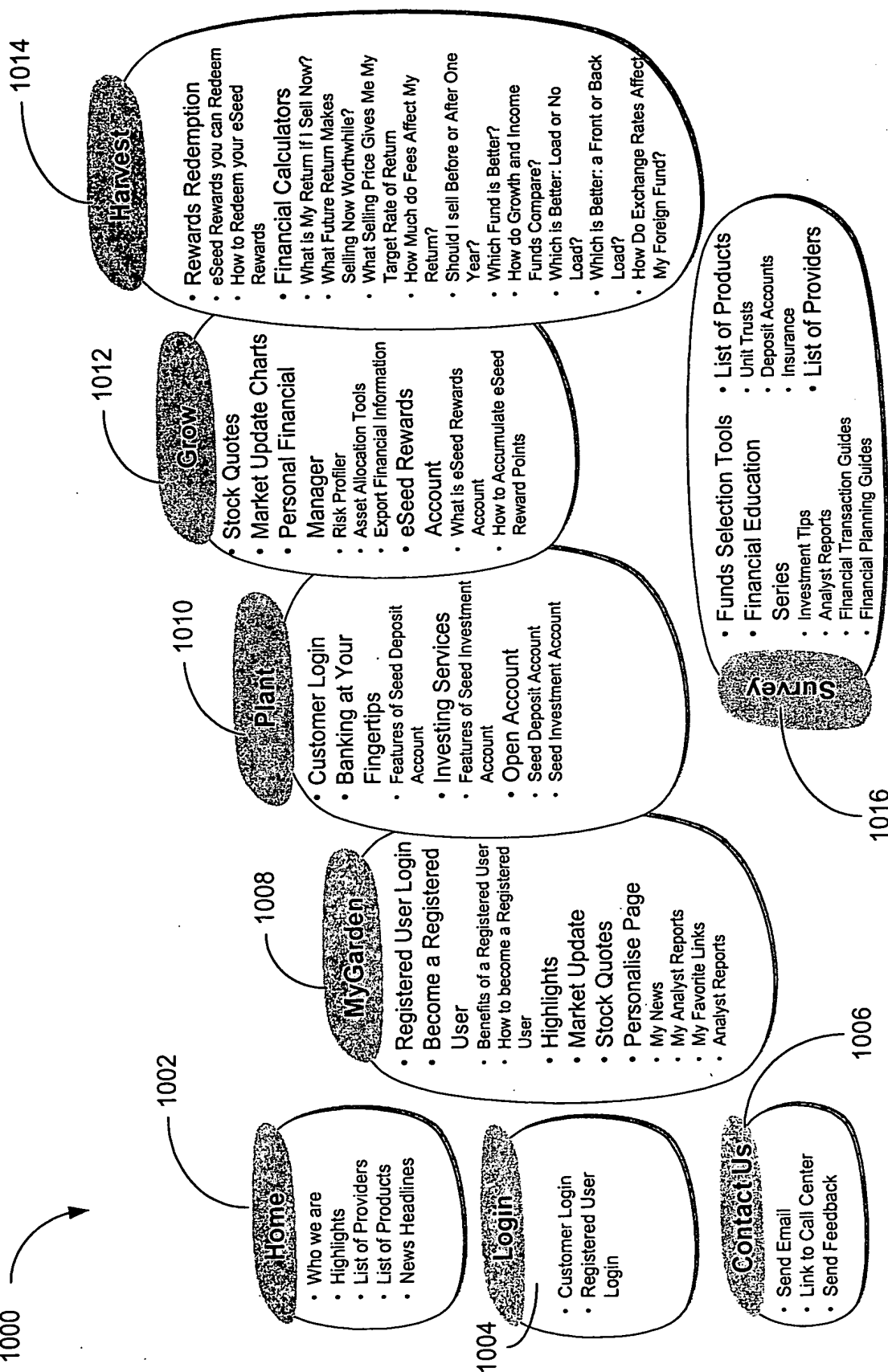
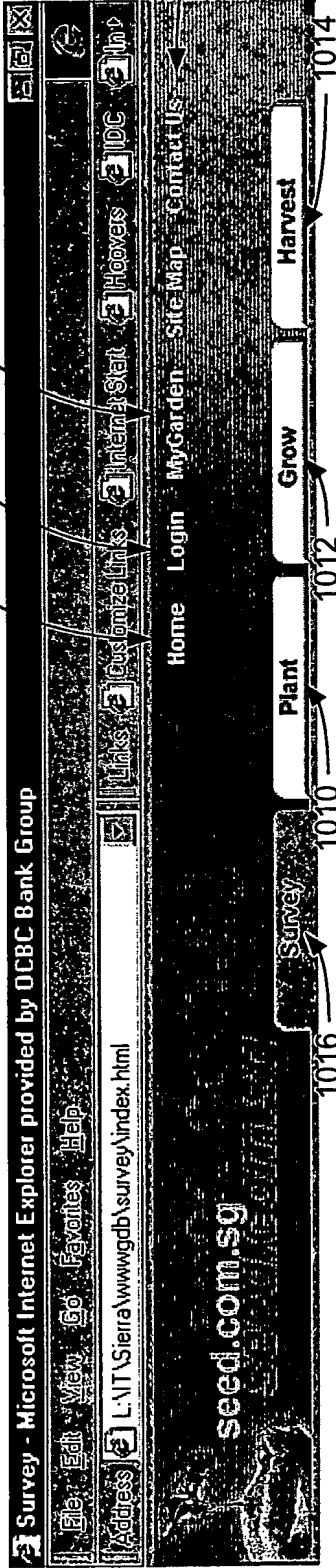


Fig. 9



1100

1002 1004 1008




1006

Funds Selection Tools


Choose A Fund

Fund Family	Any family
Investment Objective	Any objective
Historical Performance	Any performance
Fund Assets	Any amount
Age of Fund	Any age
Minimum Initial Investment	Any minimum



List of Products

Savings, Unit Trust, Insurance? We have a wide range of financial products for your individual needs. To find out more about them, choose from the pull-down box below.

Select products... 

Financial Education Series

Investment Tips

Industry insiders gives you latest advice on how to make good prudent investment. [Find out more.](#)

Financial Investment/Planning Guides

Plan ahead for before you make any investments. Read articles to help you invest. [Find out more.](#)

Analyst Reports

See how our reports rank the funds you may be having. [Find out more.](#)

List of Providers

We have a list of providers providing a wide range of funds for your individual needs. To find out more about them, choose from the pull-down box below.


Select provider... 

Fig. 11

1202

Deposit Account - Sales/Service/Fulfillment

Financial Transactions

- Funds Transfer
 - Perform Funds Transfer
 - Cancel Funds Transfer
- Third Party Payment
 - Perform Payment
 - Edit/Delete Payment

Account Application

- Application Request
- Print Application
- Mail Application

Product Enquiry

- View Product Description and Parameters

Non-Financial Transactions

Account Summary/Statement/Register

- View Account Summary
- View Account Statement
- View Register Transaction
- Add/Edit/Delete Register Transaction

Third Party Payee Maintenance

- Add/Edit/Delete Payee
- Add/Edit/Delete Payee Group
- View Payee List

Categorize

- Add/Edit/Delete Categories
- View Category List

Others

- Change Payment/Exit Options
- Change Password
- Download Statement
- Financial Transaction Limit Change

1204

Unit Trust - Sales/Service/Fulfillment

Unit Trust Subscription

- Transfer Funds
- Order Entry

Unit Trust Redemption

- Order Entry
- Funds Crediting

Unit Trust Switching

- Order Entry
- Funds Crediting

Unit Trust Portfolio Enquiry

- View Units of Funds
- View NAV of Funds
- View Transaction History

Quote Request

- View Indicative price of Funds

Product Enquiry

- View Fund Fact Sheet

1206

Call Centre - Servicing/Fulfillment

Product Enquiry

- Deposit Account Information
- Fund Facts Information
- Promotion related Information

Account Enquiry

- View Account Summary
- View Account Transaction History

Customer Service

- Customer Authentication
- Customer Feedback Servicing
- Issue Resolution

Financial Transaction

- Perform Funds Transfer
- Cancel Funds Transfer
- Perform Third Party Payment
- Edit/Delete Third Party Payment

Account Application Request

- Application Request
- Print Application

Account Maintenance Request

- Add/Remove Account Holder
- Account Tag/Status Change
- Account Reactivation
- Password Reset
- Change Financial Transaction Limit (greater than Bank default)
- Account Closure

CIF Maintenance Request

- Change of Address, Contact Number
- Change of Name, Marital Status (accompanied by legal proof)

1208

Back Office - Fulfillment

Product Maintenance

- Define and update Product parameters and validation rules
- Add/Modify/Terminate Process & Procedures to support product changes
- Add/Modify/Terminate Banking and Investment Product in Front and Back end systems
- Review of product profitability

Account Setup

- Customer Creation
- Account Creation

Account Maintenance

- Add/Remove Account Holder
- Account Tag/Status Change
- Account Reactivation
- Password Reset
- Change Financial Transaction Limit (greater than Bank default)
- Account Closure

CIF Maintenance

- Change of Address, Contact Number
- Change of Name, Marital Status (accompanied by legal proof)

Unit Trust Fulfillment

- Fund Price Updates
- Order Validation Rules Maintenance
- Position update from Portfolio Management
- Statement generation
- Debit/Credit of Accounts
- Remittance to/from Fund Managers

Other Operations

- Cheque clearing
- Customer Feedback Review
- Issue Resolution and Investigation

Batch Processes

- Interest Accrual & Crediting

Internal Reporting

- Operation Reports (IBG and OBG listing, Cheque Returns)
- Financial Reporting (Trial Balance, P&L)

External Reporting

- MAS Statutory Reporting (1st Schedule, CAR, Daily Liabse)

Fig. 12

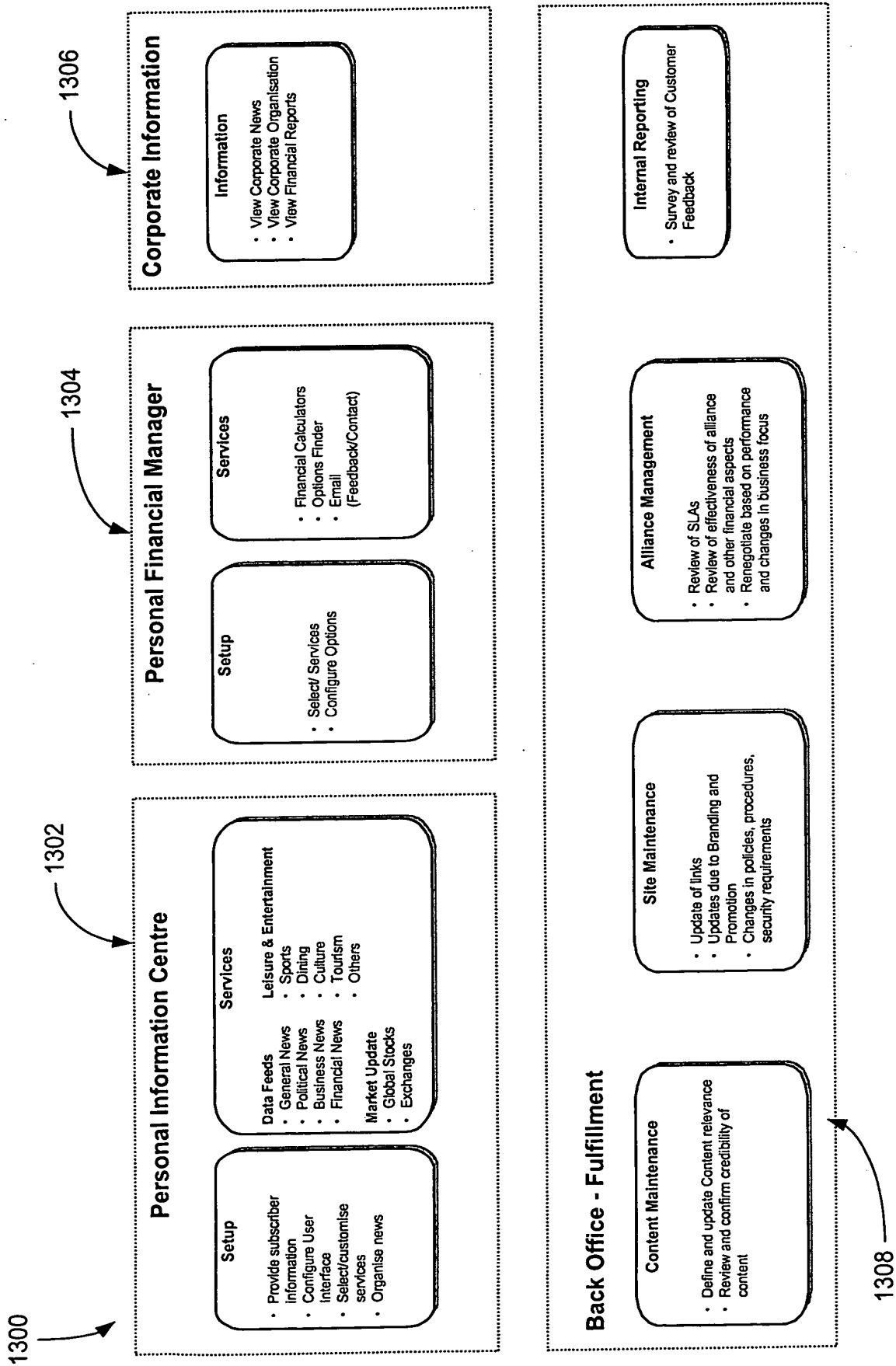


Fig. 13

1400

CREATING A CUSTOMER ACCOUNT FOR A CUSTOMER UTILIZING
A NETWORK

1402

MAINTAINING PROFILE INFORMATION RELATING TO THE
CUSTOMER UTILIZING THE NETWORK

1404

PERFORMING THIRD PARTY PAYMENTS ON BEHALF OF THE
CUSTOMER UTILIZING THE NETWORK

1406

PERMITTING THE CUSTOMER TO SUBSCRIBE TO AN INVESTMENT
FUND UTILIZING THE NETWORK

1408

Fig. 14

1500



002140" 3423450

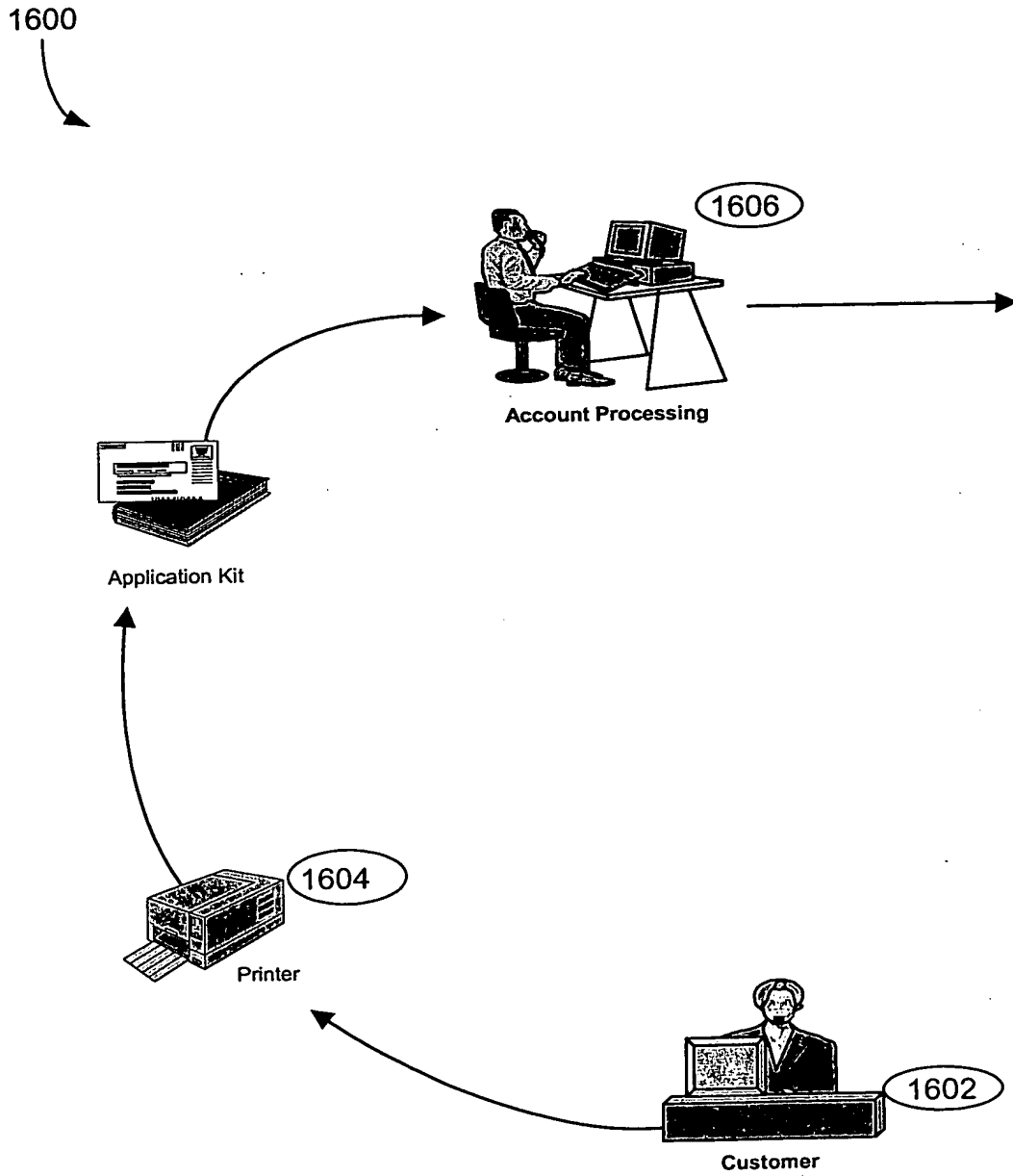


Fig. 16

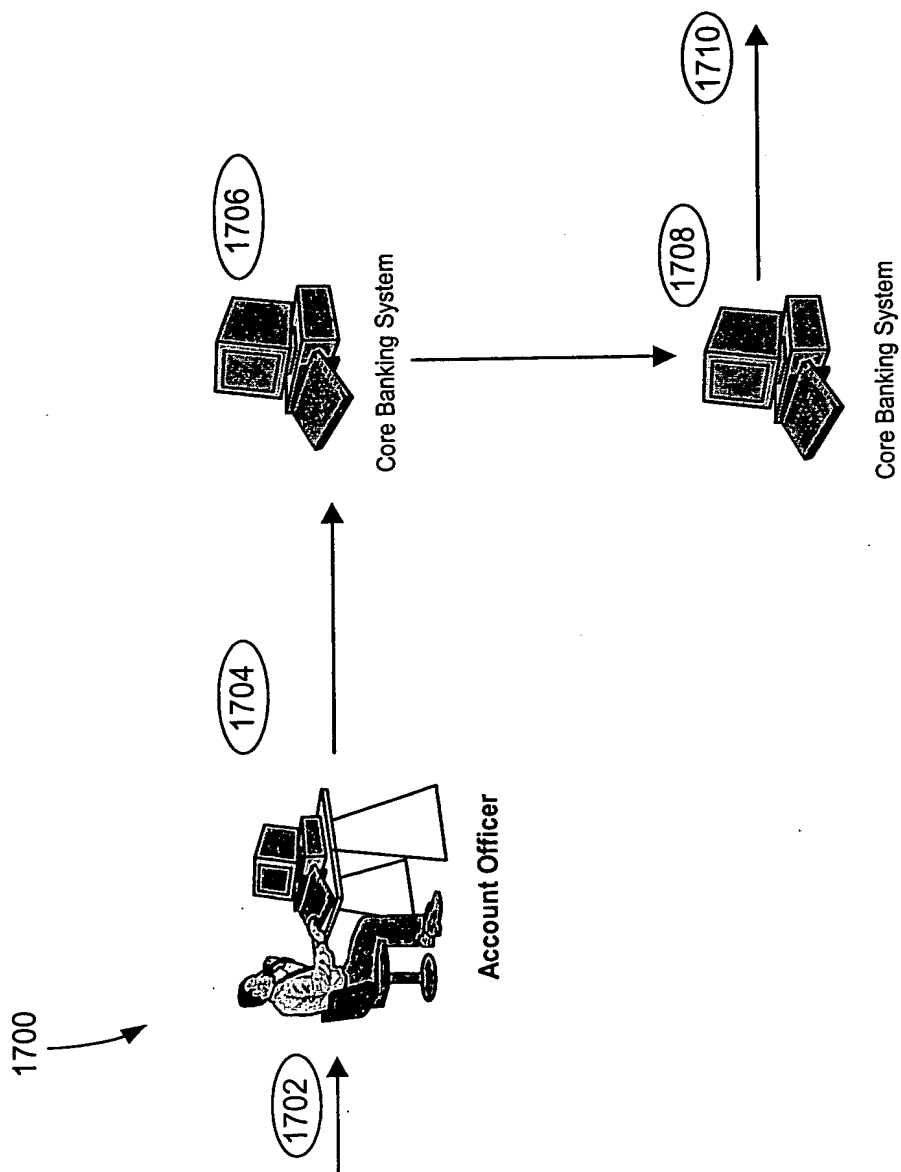


Fig. 17

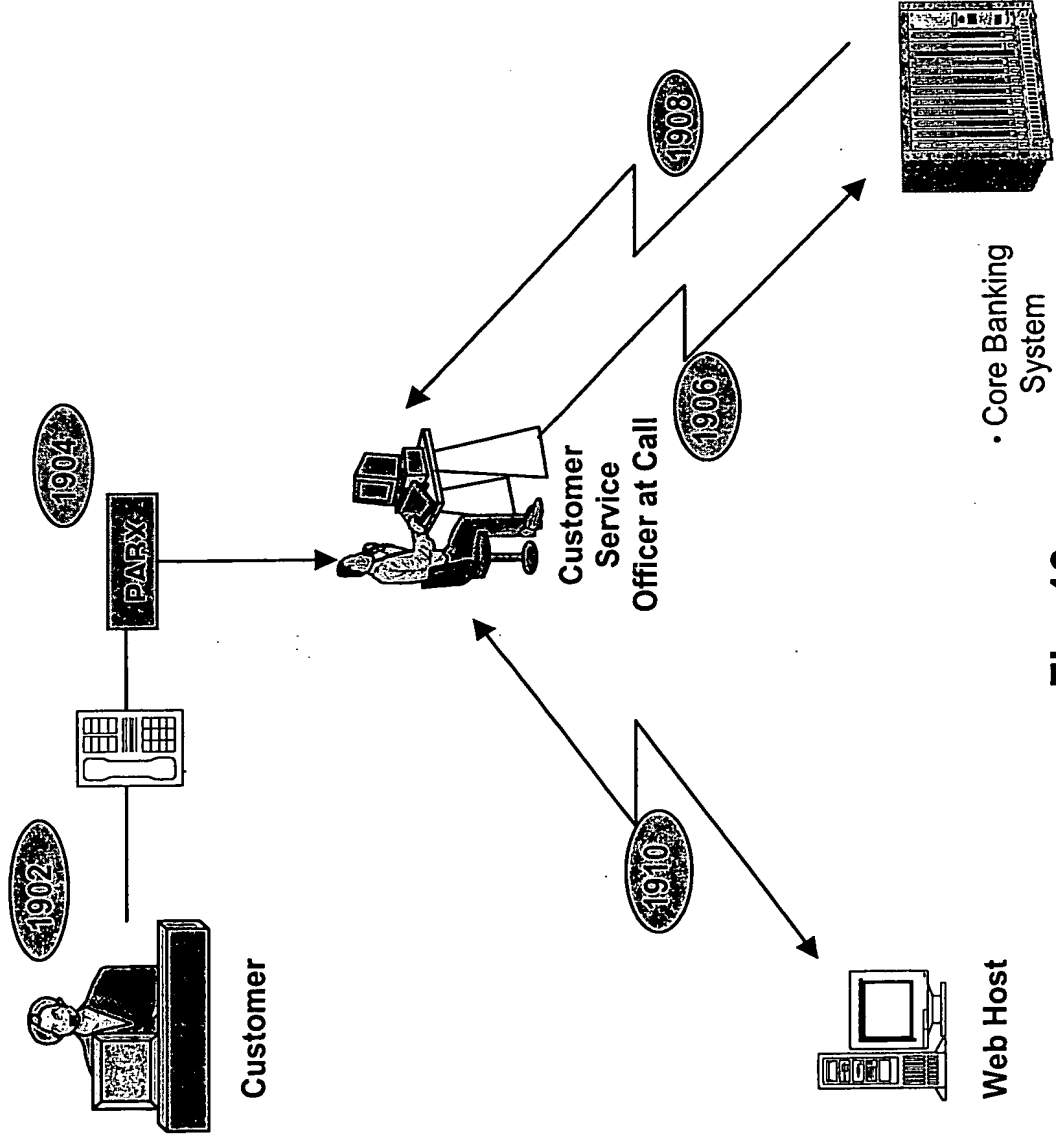


Fig. 19

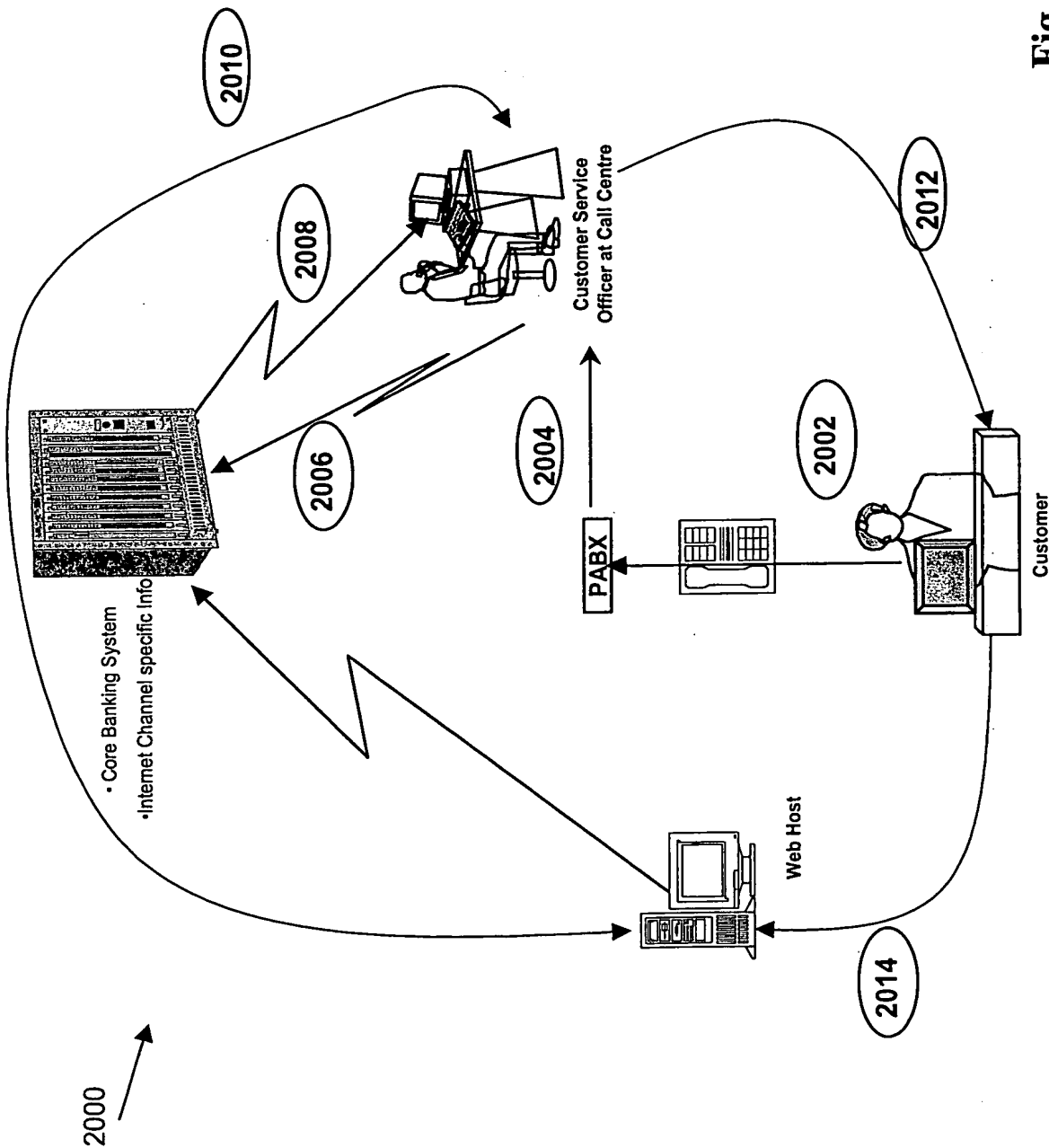


Fig. 20

2100

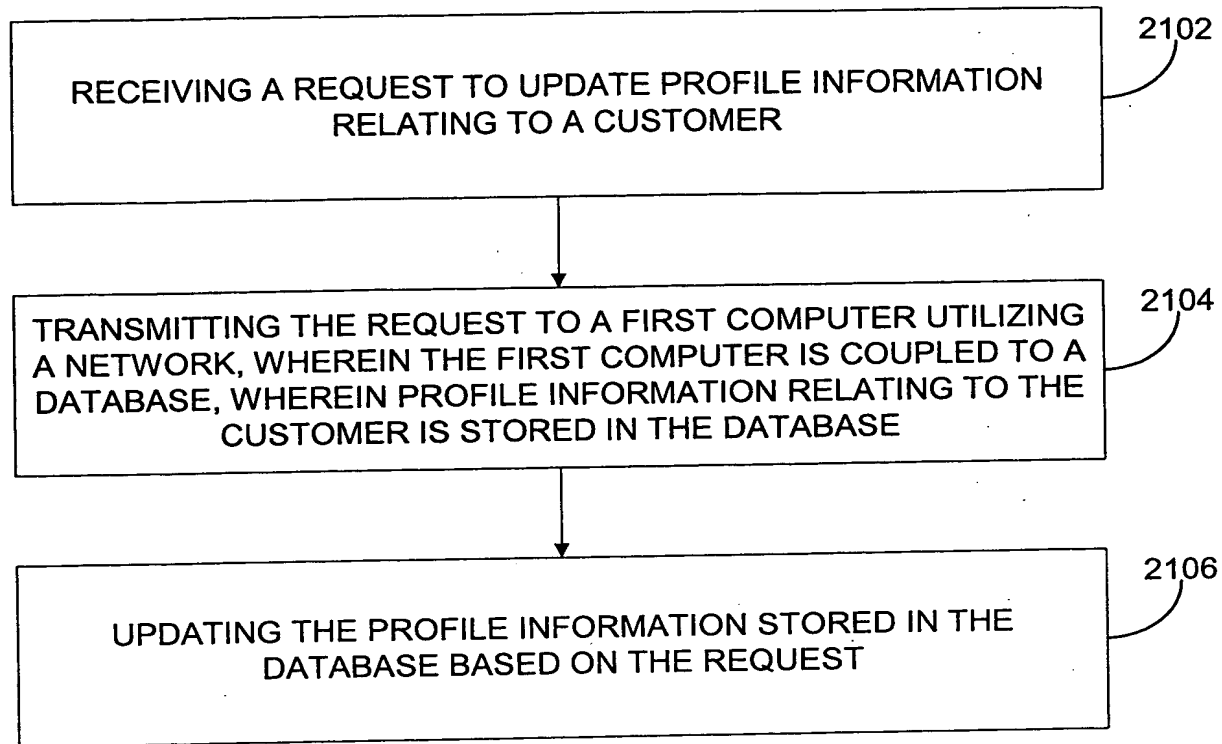
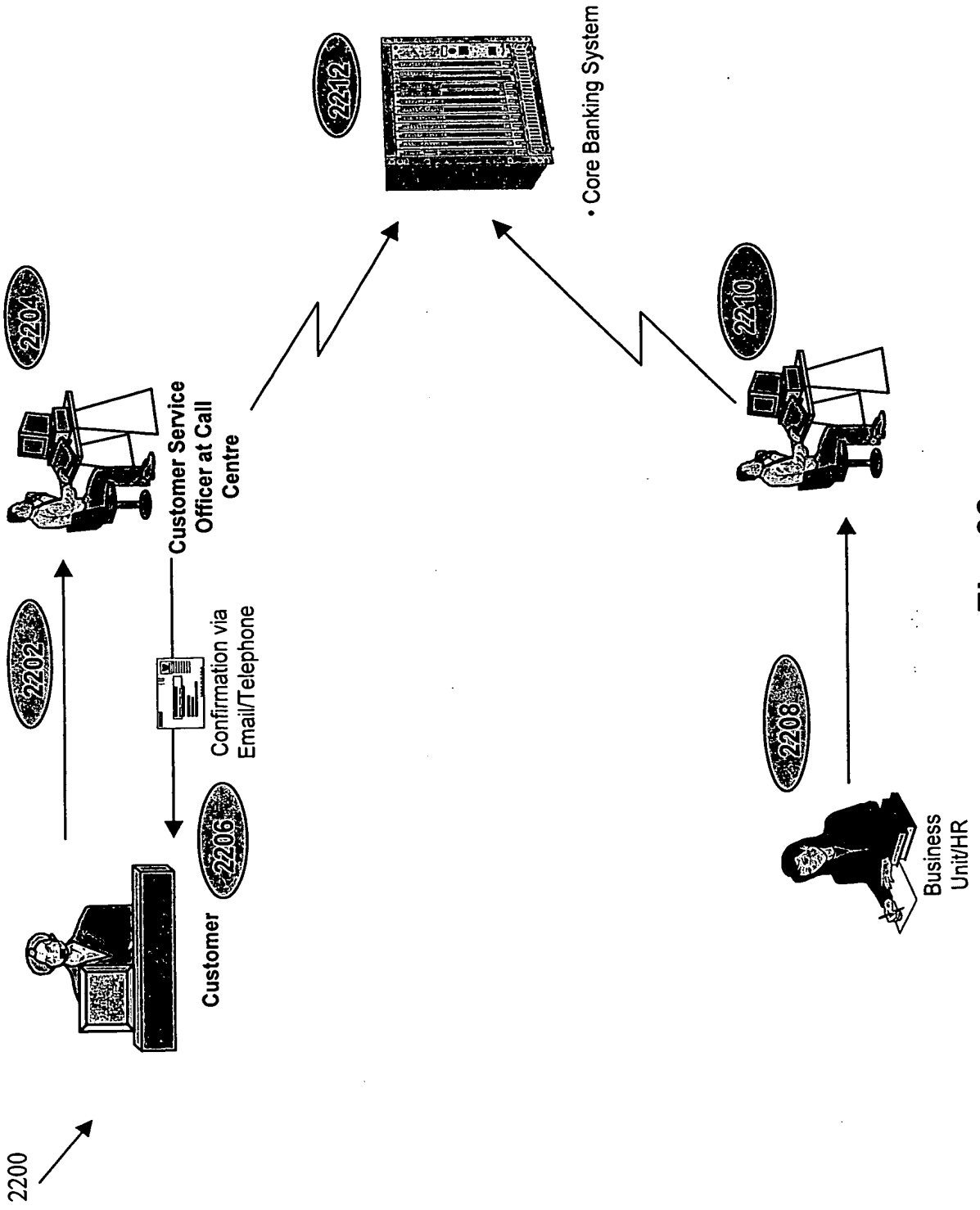


Fig. 21



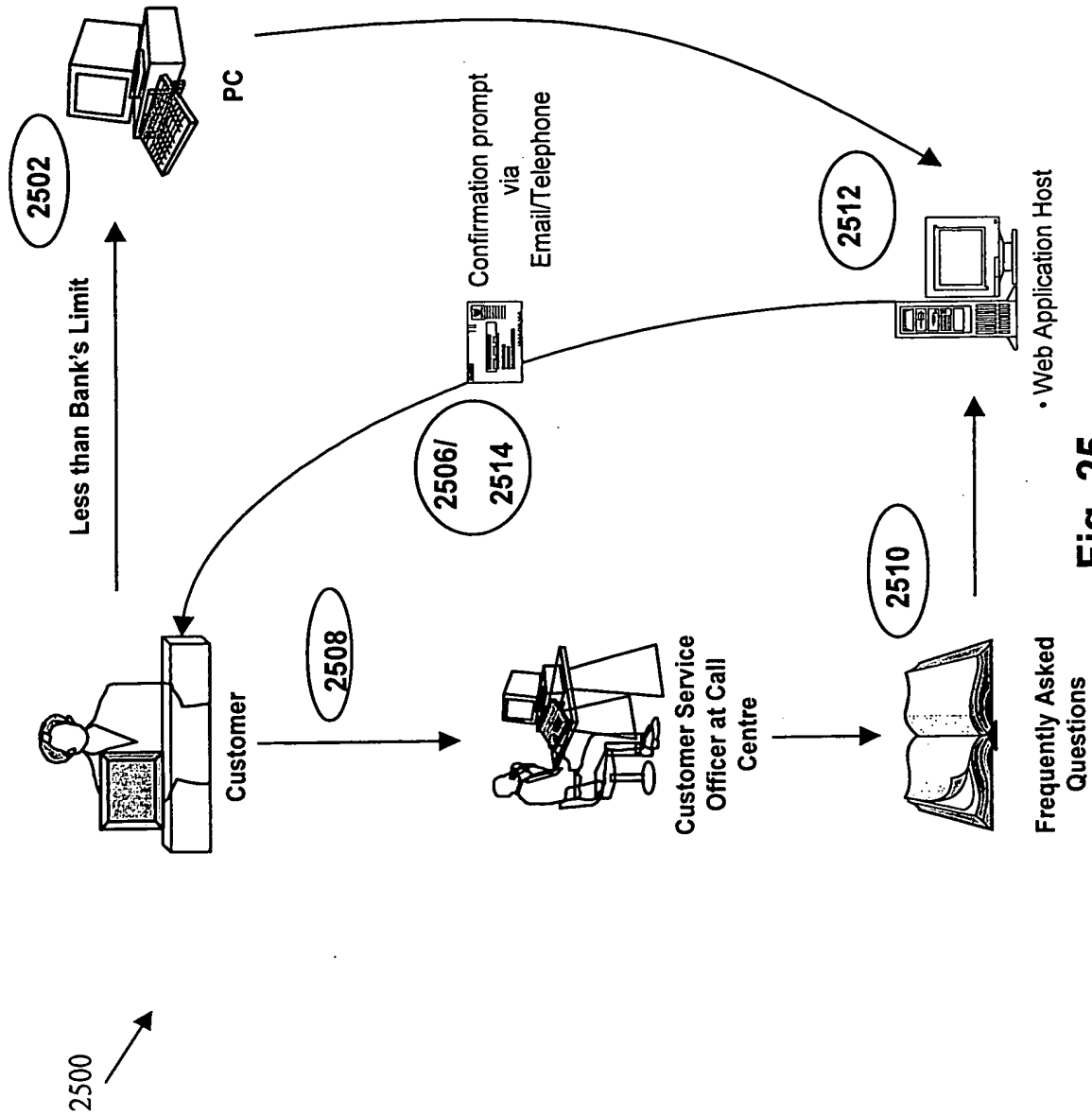


Fig. 25

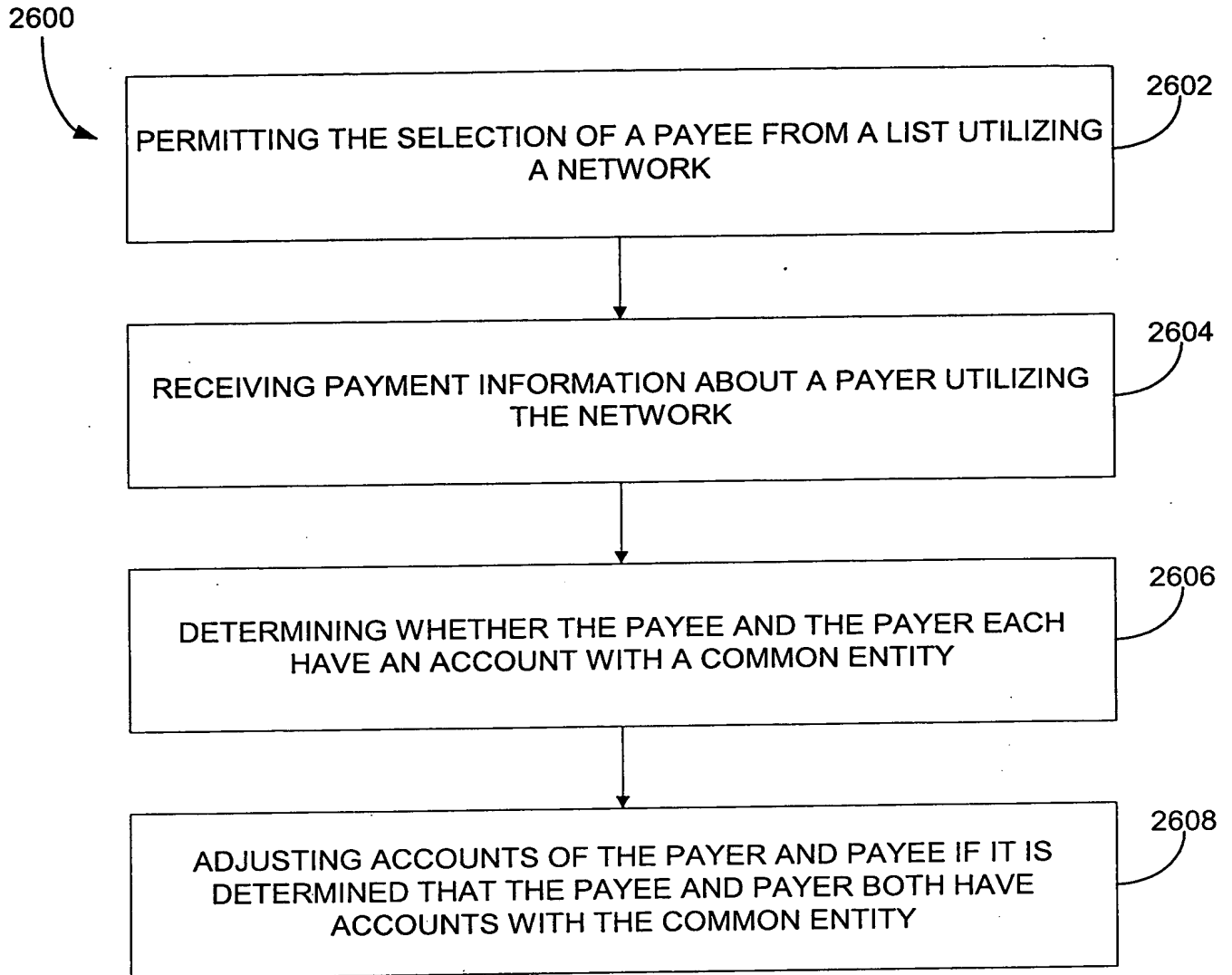


Fig. 26

2700 ↗

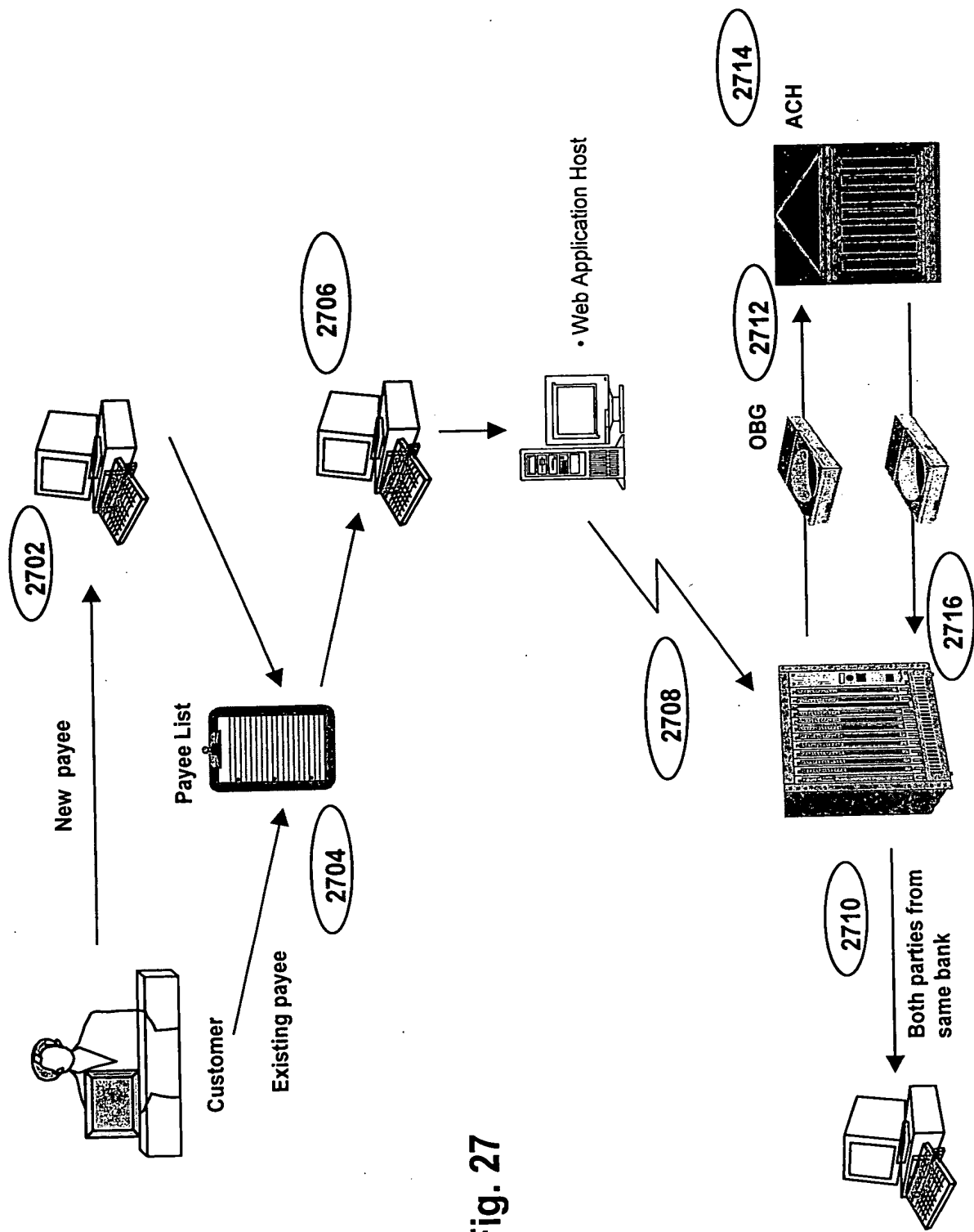


Fig. 27

2800

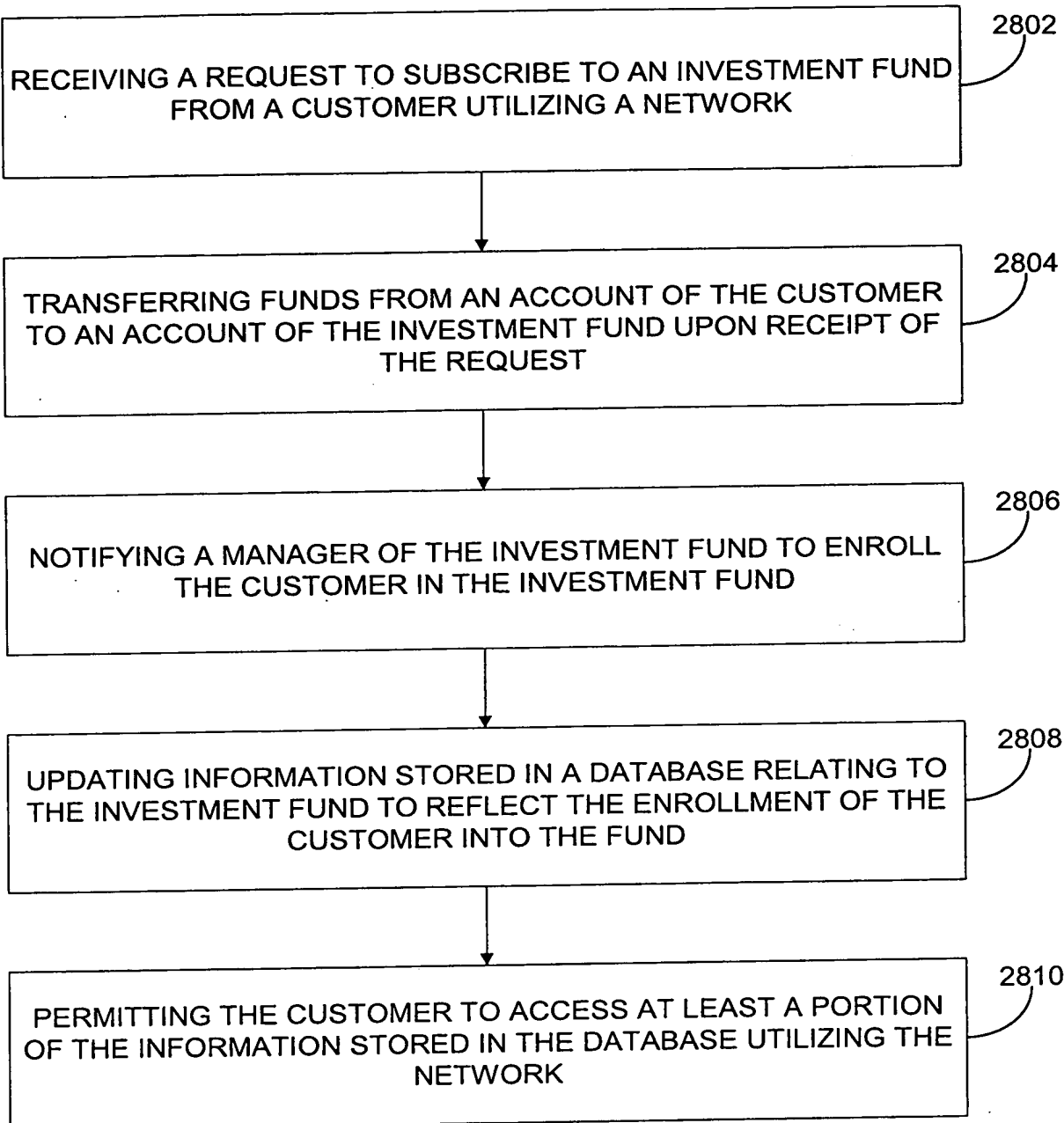


Fig. 28

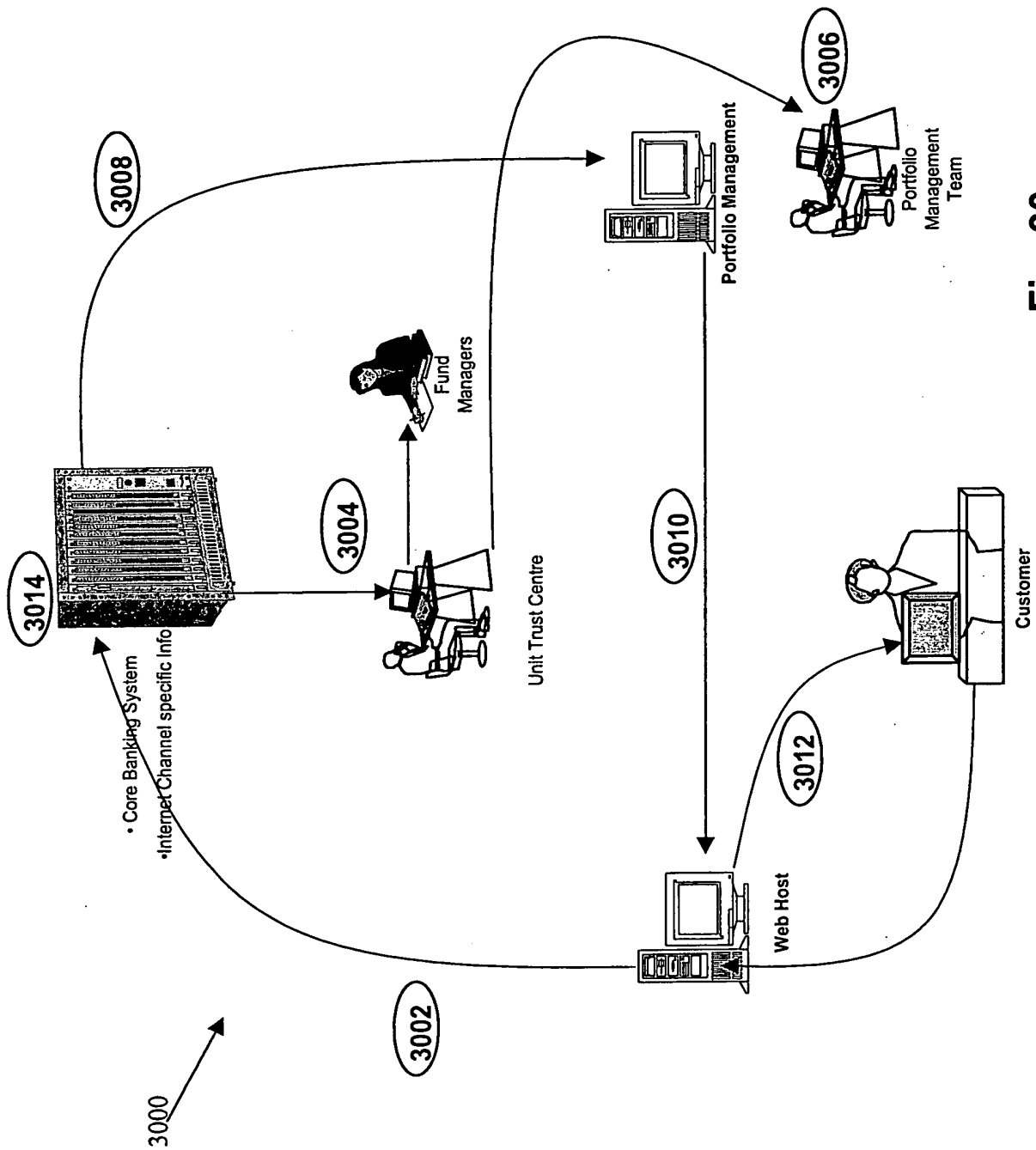


Fig. 30

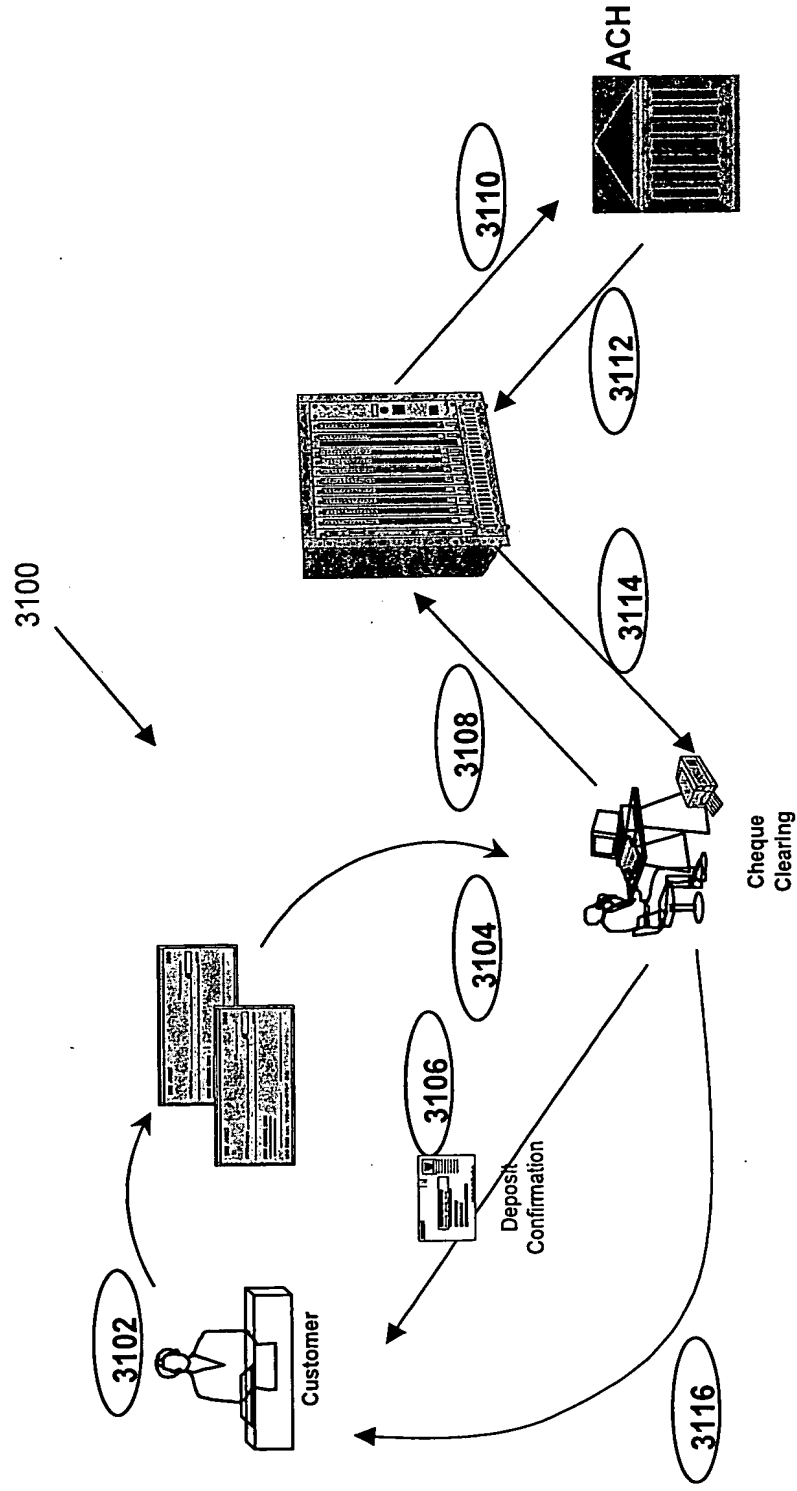
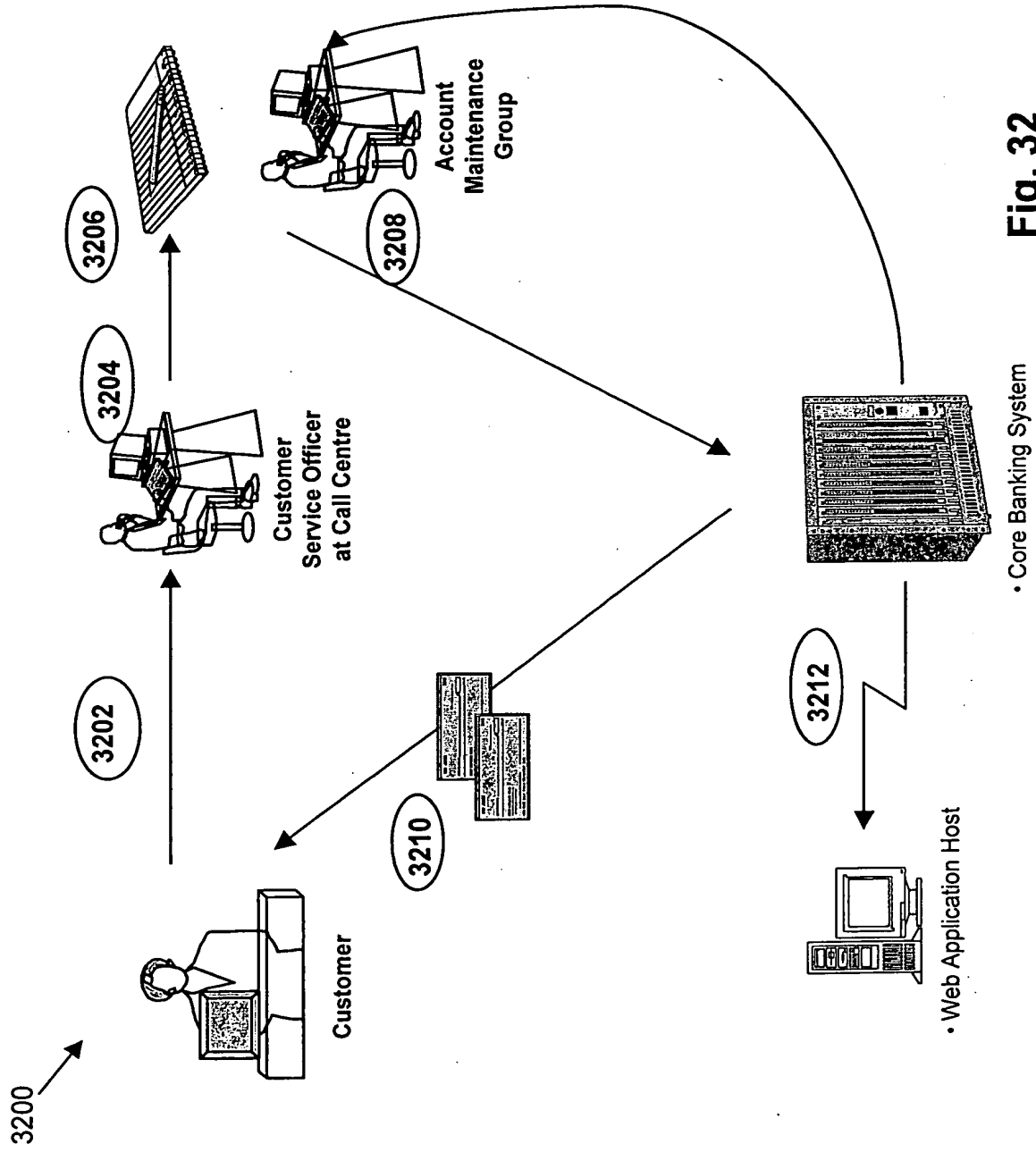


Fig. 31



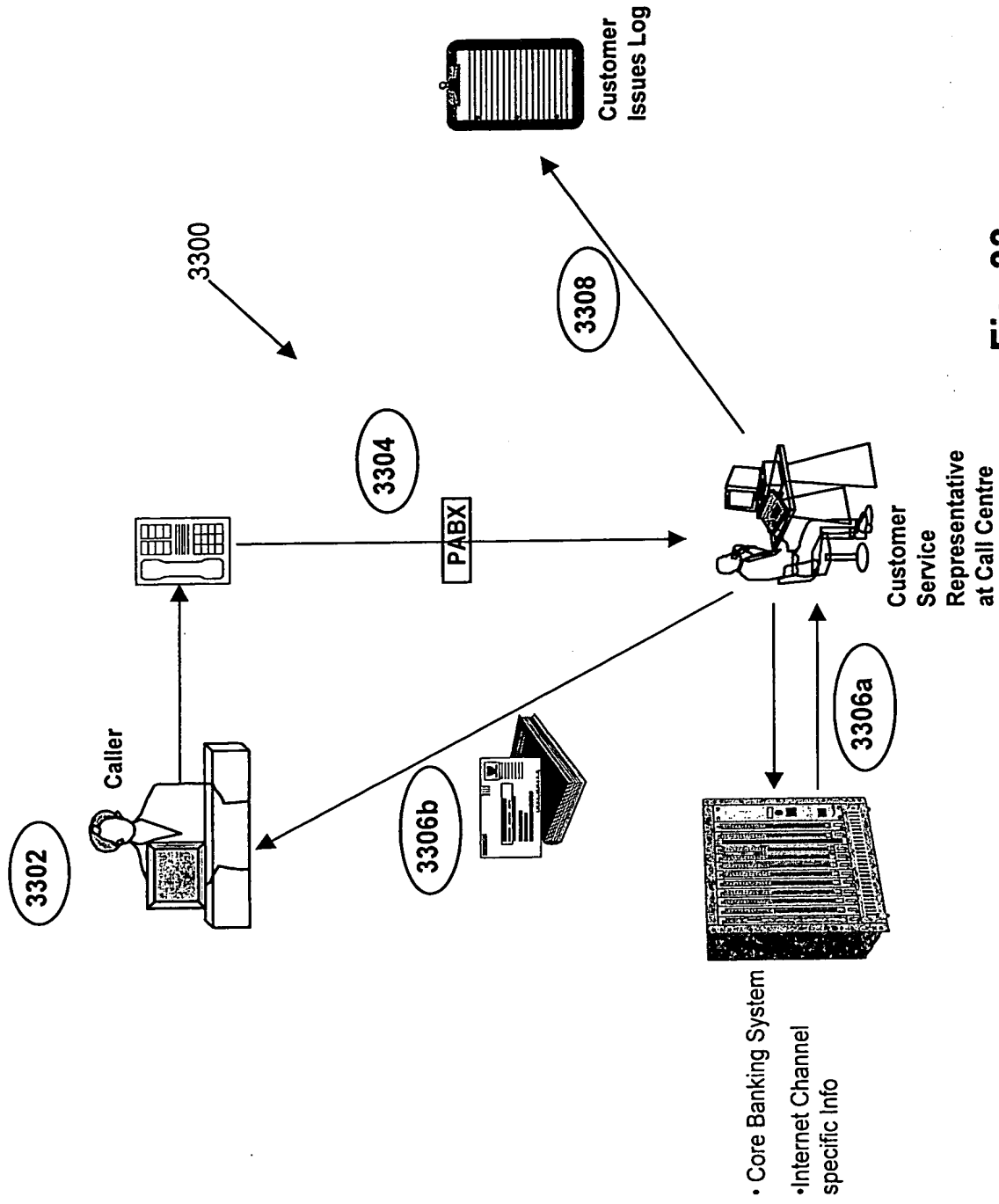


Fig. 33

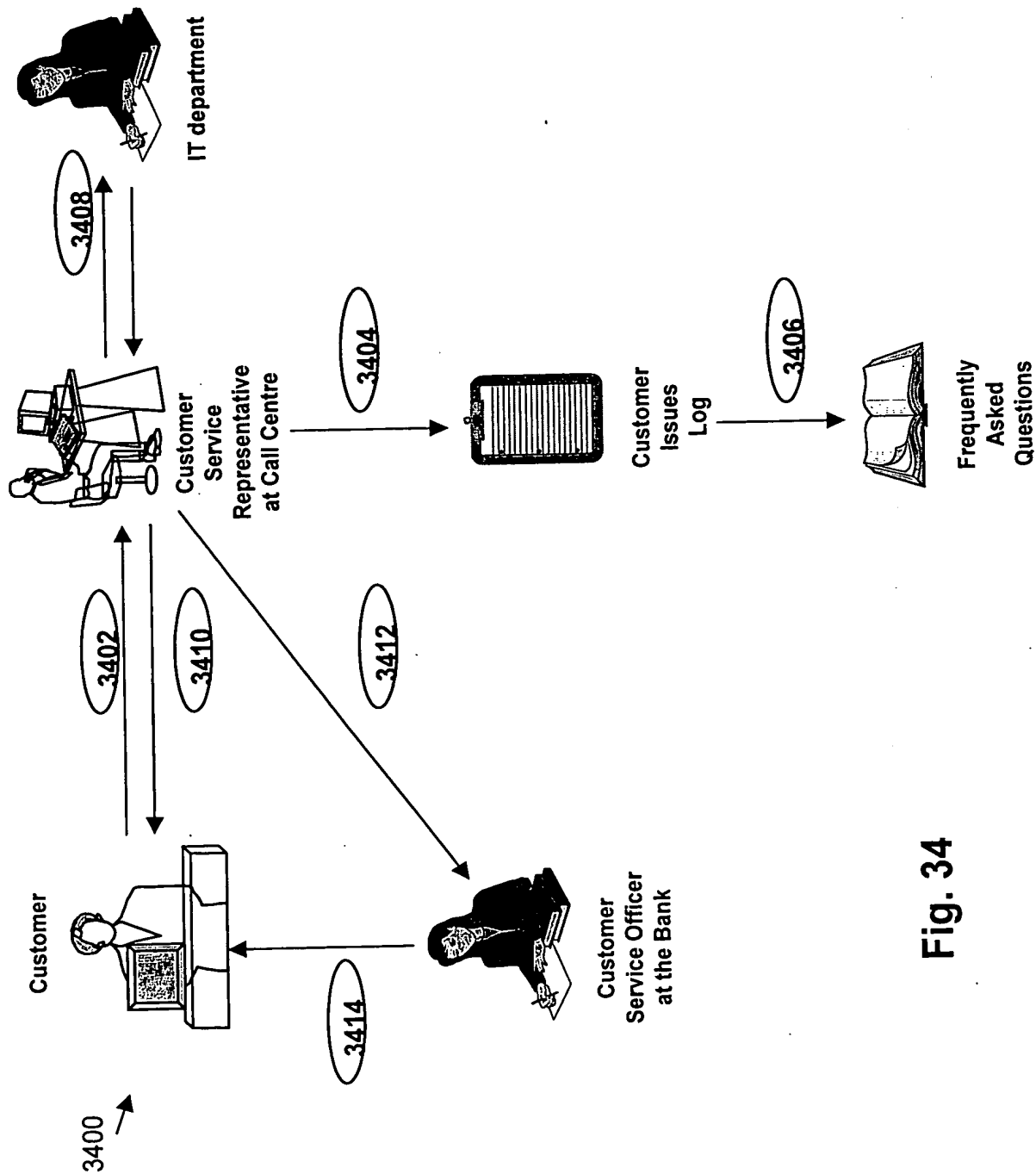


Fig. 34

3500

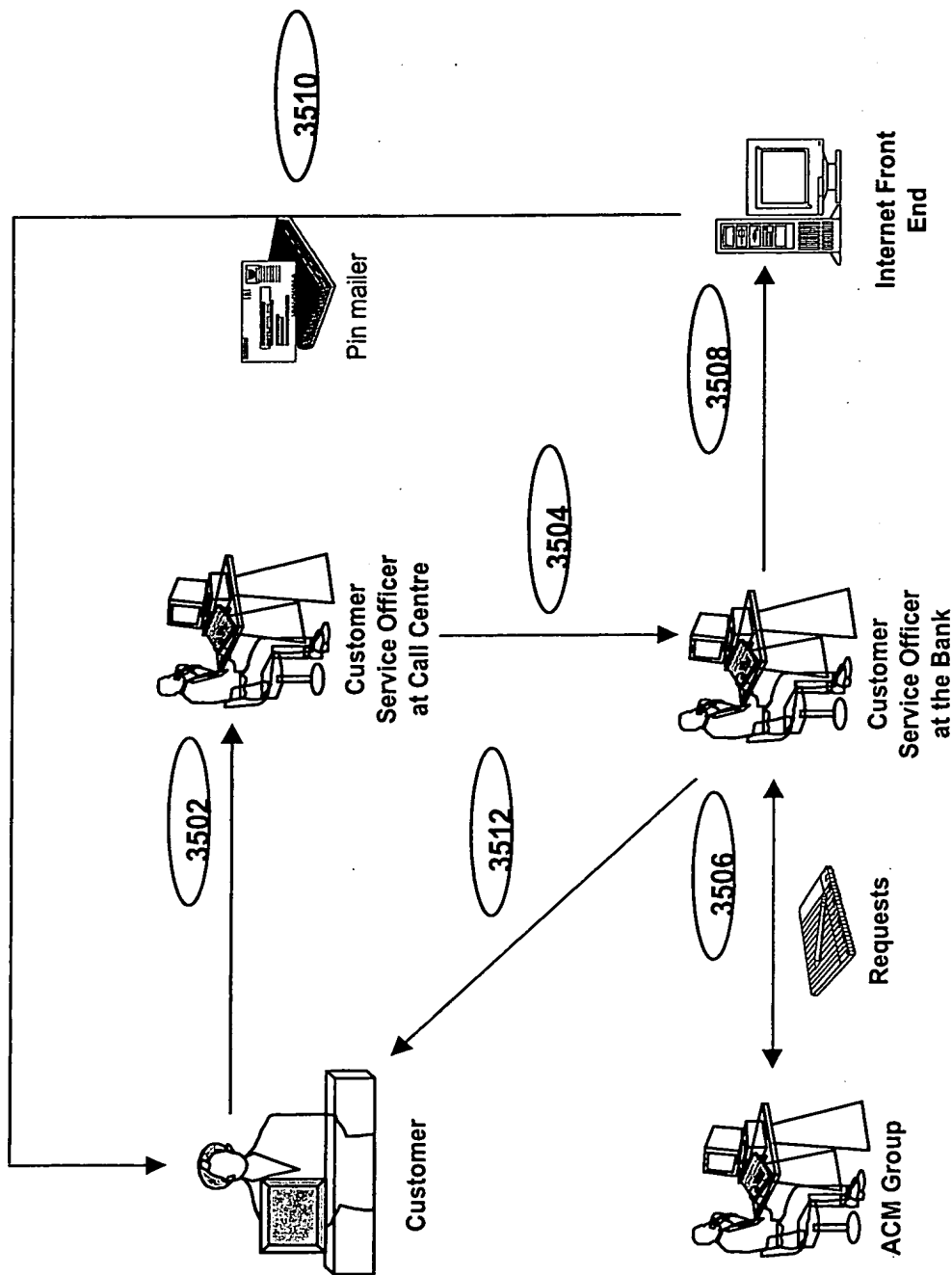


Fig. 35

3600

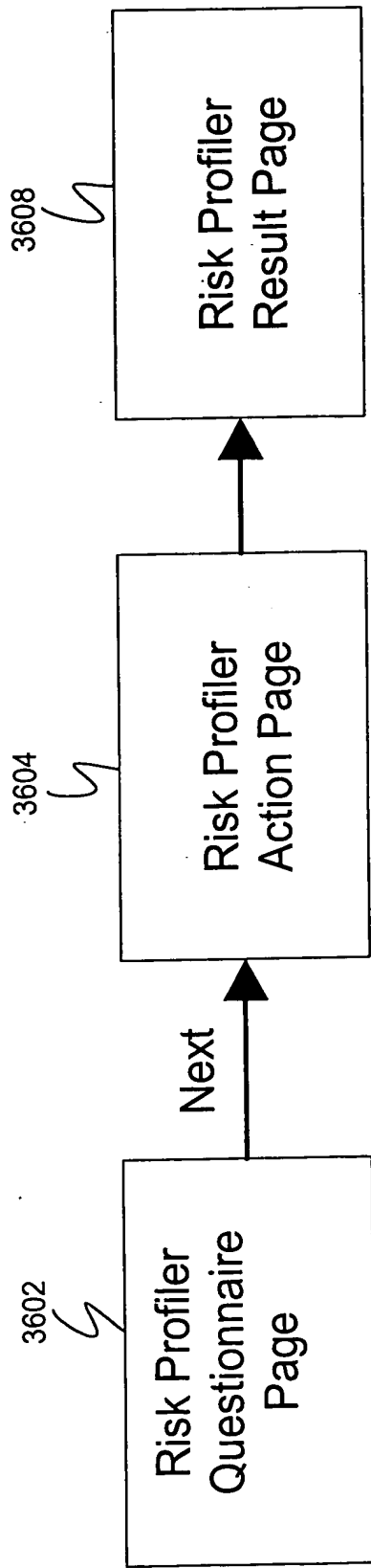


Fig. 36

3602

3702

3704

Risk Profiler Questionnaire

1. What is your primary investment goal?

- ☒ Save for Retirement
- ☐ Save for home or major purchase
- ☐ Save for children's education
- ☐ Increase net worth

2. What is the investment horizon for your goal (time until you need the funds)?

- ☒ Short term (0-2 years)
- ☐ Medium term (3-7 years)
- ☐ Long term

3. What is your level of investment experience?

- ☒ Have invested in Individual Equities
- ☐ Have invested in Unit Trust but not Individual Equities
- ☐ Have invested in Fixed Deposits but no Unit Trust or Individual Equities
- ☐ Have not invested in any of the above

4. What is your appetite for risk (assuming risk and return are closely related)?

- ☒ I am uncomfortable with any loss of my original investments
- ☐ I am comfortable with a small portion of my asset in higher risk/higher return investments
- ☐ I prefer to balance lower risk/lower return and higher risk/higher return investments
- ☐ I prefer an aggressive portfolio emphasizing higher risk/higher return

5. How would you react to a significant drop in the stock market

- ☒ Increase my investment rate to take advantage of dips in the market
- ☐ Do nothing as I expect the market to rebound over time
- ☐ Do nothing as I only invest in Fixed Deposits and Bond Funds
- ☐ Liquidate some of my holdings to prevent further loss of value
- ☐ Liquidate all of my Equity and Unit Trust investments to prevent further loss of value

Back

Submit

3706

Fig. 37

3800 →

3802 3804 3806

Control	Action	Response
(1) Attributes	None	None
- Investment Goal Radio Buttons	Click	check radio button
- Investment Horizon Radio Buttons	Click	check radio button
- Investment Experience Radio Buttons	Click	check radio button
- Risk Appetite Radio Buttons	Click	check radio button
- Stock Market Reaction	Click	check radio button
(2) Action Items	None	None
- Submit Button	Click	Load A2
- Back Button	Click	Load previous page
(3) Display	None	None
(4) Links	None	None

Page Inputs	Page Outputs
User Inputs	User Inputs

Fig. 38

3900 →

3902		3904		3906
Control	Action	Response		
(1) Attributes	None	None		
(2) Action Items	None	None		
(3) Display	None	None		
(4) Links	None	None		
Page Inputs		Page Outputs		
User Inputs from A1		Mapping results		

Fig. 39

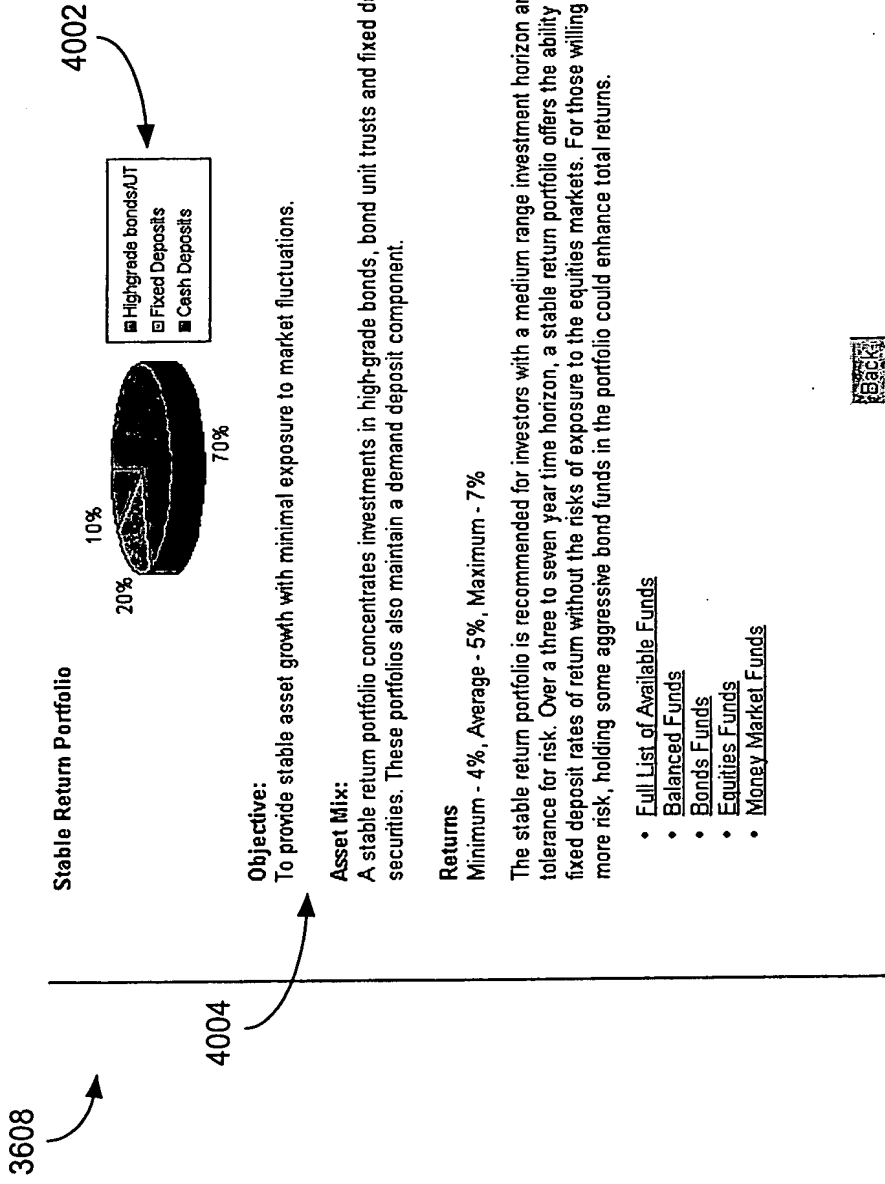


Fig. 40

4100

4102

4104

4106

Control	Action	Response
(1) Attributes	None	None
(2) Action Items	None	None
- Back Button	Click	Back to A1
(3) Display	None	None
(4) Links	None	None
- Full List of Available Funds	Click	Link to Find-A-Fund result page showing All Funds
- Balanced Funds	Click	Link to Find-A-Fund result page showing Balanced Funds
- Bonds Funds	Click	Link to Find-A-Fund result page showing Bonds Funds
- Equities Funds	Click	Link to Find-A-Fund result page showing Equities Funds
- Money Market Funds	Click	Link to Find-A-Fund result page Money Market Funds

Page Inputs	Page Outputs
	Save Portfolio to database if registered user/customer is logged in.

Fig. 41